

Texas Veterans Voice

SPRING 2013
texasveterans.com



A PUBLICATION OF THE TEXAS VETERANS LAND BOARD ☆ JERRY PATTERSON, CHAIRMAN



SERVING TEXAS VETERANS

GENERAL INFORMATION

800.252.VETS (8387)
512.463.5060

VETERANS HOMES

Ussery-Roan

Amarillo, Texas
806.322.VETS (8387)

Lamun-Lusk-Sanchez

Big Spring, Texas
432.268.VETS (8387)

Clyde W. Cosper

Bonham, Texas
903.640.VETS (8387)

Ambrosio Guillen

El Paso, Texas
915.751.0967

Frank M. Tejeda

Floresville, Texas
830.216.9456

Alfredo Gonzalez

McAllen, Texas
956.682.4224

William R. Courtney

Temple, Texas
254.791.8280

Watkins-Logan

Tyler, Texas
903.617.6150

VETERANS CEMETERIES

Central Texas

State Veterans Cemetery

Killeen, Texas
254.616.1770

Coastal Bend

State Veterans Cemetery

Corpus Christi, Texas
361.248.4830

Rio Grande Valley

State Veterans Cemetery

Mission, Texas
956.583.7227

Texas State Veterans Cemetery

at Abilene
Abilene, Texas
325.673.4446

VLB Land, Home Improvement Loan Program Activity on the Rise

Since its inception, the Veterans Land Board (VLB) has provided thousands of Texas veterans with land, home and home improvement loans. The VLB continuously strives to offer the best veterans benefits program in the nation. Recently, the VLB recorded significant increases in home improvement and land loans.

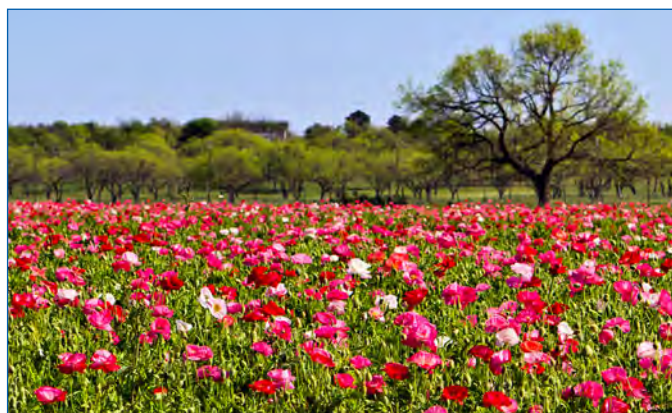
Land Loan Program Gains Momentum

Veteran interest in VLB land loans increased significantly compared to just a year ago. VLB land loans grew from September through March, marking a 33 percent increase over the same period in 2012. The number of applications received by the VLB for land loans also rose by 31 percent for the first seven months of the fiscal year, and the number of applications received in January 2013 was double that of January 2012.

Loan processing efficiencies have also resulted in a decrease in the number of days required to close land loans. The average land loan currently closes in 28.53 days, a decrease of 19.4 percent compared to the same period in 2012. The maximum loan amount available to veterans was raised to \$100,000 in 2012, and the interest rate was lowered to 6.75 percent.

More Veterans Seeking Home Improvement Loans

Along with the increase in land loans, the VLB saw a rise in home improvement loans. Many homeowners are finding great value in improving their homes while taking advantage of the VLB's lower-than-market interest rates.



Through the VLB program, veterans can receive up to \$25,000 toward home improvement.

The Veterans Home Improvement Program (VHIP) experienced a dramatic increase from September 2012 through March 2013, closing 43 percent more loans compared to the same period in fiscal year 2012. Since September, the VLB has received 40 percent more home improvement loan applications compared to the previous fiscal year. Activity for home improvement loans continues to outpace fiscal year 2012, which saw an increase of 43 percent over 2011. As of 2012, veterans can also apply for home loans of up to \$417,000. Interest rates are adjusted weekly each Friday and can be found on texasveterans.com.

Start the Process

With the increase in the number of land and home improvement loans closing, now would be a good time to find some Texas land of your own. Start the process by finding a real estate agent, choosing your land and getting pre-qualified online. You can also call the VLB at 800-252-VETS (8387). ☆

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A Message from the Chairman

BY VETERANS LAND BOARD CHAIRMAN JERRY PATTERSON



Fellow Veterans:

Welcome to the spring edition of *Veterans Voice*. In this issue, there's an article about the VLB's role in the Texas Coordinating Council which was recently created to better serve Texas veterans.

A couple of other stories detail upswings in VLB loan program participation, especially home improvement loans, over 60 percent more of which were financed in early fiscal year 2013 compared to last fiscal year. Almost 30 percent more land loans were financed in early fiscal year 2013 compared to 2012.

Dates for upcoming veterans benefits fairs around the state,

as well as the always popular military nights at minor league baseball games can also be found inside.

Details on the VLB's new ad campaign featuring the familiar face and voice of Gunny R. Lee Ermeey, are revealed in an article you don't want to miss.

Another story describes a visit I made to the Ambrosio Guillen Texas State Veterans Home in El Paso, where I had the privilege of talking to residents and their families.

There's also a touching article about Art and Helen Schwalm, married 66 years and living happily together at the Texas State Veterans Home in Temple.

For more information on veterans homes and cemeteries, as well as low-cost home, land and home improvement loans, please call 800.252.VETS (8387) or visit texasveterans.com. Or, find us on Facebook at <http://www.facebook.com/TXVLB>.



Members

Jerry Patterson, Chairman

Alan Johnson, Member

Alan K. Sandersen, Member

Executive Secretary

Paul E. Moore

Texas Veterans Voice

is published by the VLB,
a division of the
Texas General Land Office.

News items, photographs and letters
may be submitted to:

Angela Brutsché

P.O. Box 12873

Austin, Texas

78711-2873

email: angela.brutsche@glo.texas.gov

Email subscriptions are free—subscribe at

texasveterans.com
800.252.VETS (8387)

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Texas Coordinating Council Examines Veterans Issues

The Texas Veterans Land Board (VLB) mission is to serve Texas veterans for life, and that includes working with other agencies and organizations. The VLB was recently invited to participate in the Texas Coordinating Council for Veterans Services, which was created to ensure that the right steps are taken to improve the support veterans receive in Texas.

"The VLB welcomes the opportunity to meet with others who are committed to the mission of serving veterans," said Paul Moore, Executive Secretary of the VLB. "Through discussion and a lot of listening, we can determine how Texas can best serve the men and women who defend our nation."

The council, created as a result of legislation authored by Senator Leticia Van de Putte and sponsored by Representative Sid Miller during the 82nd Legislature, is tasked to accomplish three goals:

- Coordinate the activities of state agencies that assist veterans, service members, and their families;
- Coordinate outreach efforts that ensure that veterans, service members, and their families are made aware of services; and
- Facilitate collaborative relationships among state, federal, and local agencies and private organizations to identify and address issues affecting veterans, service members, and their families.

Members of the Council include representatives of the Texas Veterans Commission, the VLB, Office of the Adjutant General, Texas Health and Human Services Commission, the State Bar of Texas, Department of State Health Services, Department of Aging and Disability Services, Department of Assistive and Rehabilitative Services, Texas Workforce Commission, Texas Workforce Investment Council, Texas Higher Education Coordinating Board, Texas Correctional Office on Offenders with Medical or Mental Impairments, Texas Commission on Jail Standards, Texas Department of Housing and Community Affairs and Texas Department of Agriculture.

The council meets periodically to discuss, identify and research specific veterans issues and to make recommendations to the governor, lieutenant governor, speaker of the house, and chairs of the appropriate committees of the Legislature. Beginning in November 2011, the council's work group met several times and created a special report that identifies veterans needs, provides background information, identifies state services currently provided and makes recommendations to address those needs. According to Thomas Palladino, chair and TVC Executive Director, the council is ready to continue to lead the nation in addressing the challenges surrounding many of the veteran issues. The VLB is proud to be a part of the Council and do its part to assist Texas veterans and their families. ☆

VLB Chairman Visits El Paso State Veterans Home

VLB Chairman Jerry Patterson visited the Ambrosio Guillen Texas State Veterans Home in El Paso recently and spoke to residents and their families. During his visit, Patterson was honored with Col. Wilbur Sanford's rendition of the Gettysburg Address. Sanford has been a long-term resident at the home and shares a birthday with Abraham Lincoln.

"We have eight veterans homes in Texas, and I try to visit each one as often as I can," Patterson said. "My first act as Land Commissioner in 2003 was to select El Paso as the site of one of the veterans homes. This is where honor lives. We provide high quality care for those who have served our nation."

Patterson said the homes are a bargain for Texas taxpayers. "We build the homes with 65 percent VA federal dollars and 35 percent state dollars, and the revenue from the home retires the debt," he said.

In 1997, The David A. Gloier Texas State Veterans Home program was authorized by the Texas Legislature with Senate Bill 1060 authored by then Senator Jerry Patterson. Patterson now serves as Commissioner of the Texas General Land Office and Chairman of the VLB.



VLB Chairman Jerry Patterson enjoys a moment with resident Marvin Switzer.

Texas State Veterans Homes are built through a partnership between the VLB and the VA. The VLB owns the homes and contracts with professional long-term health care providers to operate each facility. Like all VLB programs, the Texas

State Veterans Homes are self-supporting and cost Texas taxpayers virtually nothing.

Because the VA subsidizes much of a veteran's cost to stay at a VLB Texas State Veterans Home, daily out-of-pocket rates are well below average and include the cost of medications for veterans. Residents can choose between a spacious private or semi-private room based upon availability. Alzheimer's units at each home provide highly specialized care, including beautifully landscaped, secured courtyards.

To schedule a visit, complete a resident application or to find out more about the homes, visit texasveterans.com or call 800.252.VETS (8387). ☆



Patterson talks to resident Juanita Moore.



Patterson addresses residents and family.

Texas State Veterans Homes: A Place for You and Your Spouse



Art and Helen Schwalm.

The spouse, or unmarried surviving spouse, of a veteran is eligible to stay at one of the VLB's eight Texas State Veterans Homes provided she or he is a bona fide resident of Texas at the time of application and requires long-term nursing care as determined by a physician and the U.S. Department of Veterans Affairs. VLB homes welcome spouses in residence, which provides comfort for the couples and their families. In fact, the William R. Courtney Veterans Home in Temple is home to four married couples.

One couple of 66 years, Art and Helen Schwalm, moved to the Temple home in 2011.

"There's a picture of us when we were a little younger," Art said as he pointed to a portrait on the wall of a younger, yet still sea-

soned couple. "I've changed a lot, but Helen has stayed almost the same."

Helen shuffled and shook her head. "No," she said, "I am not the same as that picture."

Art smiled, and then agreed saying, "True, you are more beautiful now."

The doting glances and loving words shared between Art and Helen make it easy for any outsider to see that they are a happy couple who enjoy spending time together. The Schwalm's, both 92, are World War II veterans who met at the tail end of the war.

When it came time for them to move to a long-term care facility, they felt the best choice was the Veterans Home in Temple.

"We've lived in Temple for 35 years, our daughter lives in Temple, and we get to spend time with other veterans," Art explained.

Since coming to the home, they found several hobbies they take pleasure in such as playing bingo, going to church services and talking to their many new friends. "We just love it here. Everyone is friendly and they take very good care of us," Helen said.

While both Art and Helen are veterans, only one spouse needs to have served in the military to help meet the resident eligibility requirements. The VLB Texas State Veterans Homes provide affordable, long-term nursing care for Texas veterans, their spouses and Gold Star parents. If you're interested in learning more about VLB Texas State Veterans Homes, visit the VLB website or call 800.252.VETS. ☆

Mark Your Calendar: 2013 VLB Benefits Fair Schedule

Veterans Land Board Chairman Jerry Patterson invites you to participate in one of the seven Texas Veterans Land Board (VLB) veterans benefits fairs scheduled across the state this year. Information on VLB programs, including real estate and home improvement loans, the Texas State Veterans Home program and Texas State Veterans Cemeteries will be available. Other veterans organizations and veteran-friendly businesses will also be on hand.

The benefits fairs are informal “come and go” events that take place on Saturdays from 10:00 a.m. to 1:00 p.m. Veterans can visit individually with program staff members to quickly and easily receive information specific to their needs. With extensive media coverage and pre-event mail-outs, large turnouts of veterans are expected. Chairman Patterson encourages you to use this opportunity to meet with VLB veterans benefits advisors and veteran-friendly organizations. ☆

2013 Schedule

Longview

June 29

Maude Cobb Convention Center
100 Grand Blvd.

Humble

August 24

Humble Civic Center
8233 Will Clayton Pkwy.

San Antonio

July 13

Norris Conference Center
4522 Fredericksburg Rd.

Corpus Christi

September 21

Solomon Ortiz International Center
402 Harbor Drive

McAllen—October 12

McAllen Convention Center, 700 Convention Center Blvd.

Free “come and go” benefits fairs to showcase resources available to Texas veterans! To register for an event, email vlbinfo@glo.texas.gov or call 800.252.VETS (8387).

Celebrate Military Appreciation Night with VLB and the San Antonio Missions

Each season, several Texas minor league baseball teams dedicate a game night to celebrate and say “Thank you” to our service members and veterans. In honor of this tradition, the Missions will invite service men and women to Military Appreciation Night on May 22 and July 31 at Wolff Stadium in San Antonio.

The VLB will give away a limited number of free tickets to veterans who enter via the VLB Facebook page.

The evening promises to be fun for the entire family with events centered on veterans and active duty military. VLB staff will also be on hand to answer questions about VLB loan programs, state

homes and cemeteries.

Texas Land Commissioner Jerry Patterson, Chairman of the VLB, says sponsorship of events like these show how the VLB is reaching out in new ways to spread the word to Texas veterans about what they’ve earned. “I want thousands of Texas veterans to come away knowing they have the best benefits in the nation and how to make use of them,” Patterson said. “They’ve earned it.”

The Texas tradition of taking care of veterans dates back to the Republic of Texas, when those who signed on to fight for independence from Mexico were rewarded with generous tracts of land. ☆

VLB Featured in Tierra Grande Magazine

The VLB home loan program was recently featured in Tierra Grande, a quarterly magazine with 35,000 subscribers published by the Real Estate Center at Texas A&M University in College Station. The magazine focuses on information for homeowners, renters, land owners and real estate agents.

Author Harold D. Hunt provides a brief history of the program, and extensively outlines the VLB loan process, including eligibility information, how to apply, lower interest rates available to disabled veterans and loan terms.

The Real Estate Center is the nation’s largest publicly funded organization devoted to real estate research. The center was created by the Texas Legislature in 1971 to conduct research devoted to real estate topics to meet the needs of the real estate industry, instructors and the public. The VLB is proud to offer

its lower-than-market interest rates to help those who served our country purchase a home. If you or someone you know is a veteran and looking for a home, call the VLB at 800.252.VETS (8387) or visit texasveterans.com. ☆

Keep Your Ear to the Ground for VLB Updates

The VLB’s blog and Facebook page are an excellent way to stay connected to the latest VLB happenings. The VLBlog publishes weekly on Tuesdays and covers all VLB programs: land, home and home improvement loans; veterans cemeteries, long-term nursing care and other information important to Texas veterans. The VLB’s Facebook page is updated with events, information and news relevant to veterans on a daily basis. Show your support of Texas veterans by subscribing to the VLBlog and Facebook page today!

The VLBlog is at www.texasveteransblog.com and VLB’s Facebook page is located at www.facebook.com/txvlb.

800.252.VETS ♦ texasveterans.com

Listen up, Texas veterans! VLB Launches Ad Campaign

Look for a familiar face in the 2013 VLB advertising campaign—Gunnery Sergeant R. Lee Erme, former Marine drill instructor and host of TV's Mail Call. "Gunny" Erme will urge veterans and active duty military personnel to access the most outstanding veteran benefits in the nation by contacting the VLB.

Radio and television advertisements will hit the airwaves in an extensive campaign to promote the VLB beginning May 13 and running through September. The campaign is designed to increase awareness of the VLB and boost participation in its land loan, home loan, home improvement loan, long-term care and cemetery programs. Advertisements will be featured in metropolitan areas with high concentrations of veterans most likely to take advantage of the veteran benefits provided by the State of Texas.

In addition to broadcast advertisements, the VLB will promote veterans benefits in outdoor, print and digital media. Digital marketing efforts will include campaign-specific landing pages and

mobile-friendly content.

Paid advertising will be complemented with direct marketing outreach at events that draw veterans, the real estate community and long-term care professionals throughout the year. Increased emphasis on building the VLB's presence in online communities, such as Facebook, will also play a key role in building awareness. The campaign aims to position the VLB as the most recognizable agency serving Texas veterans while increasing participation in the VLB land and home loan programs. Marketing efforts will also work to ensure that the VLB's eight Texas State Veterans Homes continue to maintain a rating that outpaces the industry standard.

In addition, the VLB will soon extend its digital outreach to veterans with the new *VLB E-Connect, Veterans Edition* email newsletter. This monthly newsletter will focus on veterans news, benefits and events. If you are not already on the mailing list, you can sign up at texasveterans.com. ☆



Gunnery Sergeant R. Lee Erme urges veterans and active duty military personnel to take advantage of the best veterans benefit programs in the nation by contacting the VLB.

Clyde W. Cospers TSVH Featured in Winning Video

The Clyde W. Cospers Texas State Veterans Home in Bonham was recently featured in a video produced by a resident's family member for the Alzheimer's Foundation of America (AFA) Teens video competition. The video, created by Selah Burnett, granddaughter of former resident Glenda Bland, received recognition as the runner-up. The video can be seen at the AFA Teens website.

Founded by a teenager, AFA Teens mobilizes teenagers nationwide to raise awareness of Alzheimer's and engage, educate and support teens and their families. Each year, AFA Teens conducts a video competition that allows teens to share their powerful stories of how this disease impacts everyone in the family.

On the AFA Teens website, Burnett says she introduced the video to share the story of a beautiful woman who didn't let Alzheimer's define her. "My grandma was my shining star; she taught me to always love others and to share smiles with strangers. I wanted to give you a glimpse of my life and how it changed when we found out that grandma had Alzheimer's. We embraced her and loved her through it," she said.

Although Glenda Bland lost her struggle with Alzheimer's in January 2011, Burnett

continues to volunteer at the Clyde W. Cospers Veterans Home. "Even though my grandma has passed on, her memory still lives on. She inspired me to press on and help the hurting people of this world. I know she would want me to continue my work with the Clyde Cospers State Veterans Home. Grab the hand of your loved one and be their support through the trials of Alzheimer's."

To visit or learn more about this home, or any of the other seven Texas State Veterans Homes, call 800.252.VETS (8387) or go to texasveterans.com. ☆

Veterans Voice Newsletter

The *Veterans Voice* is a free, electronic quarterly publication of the Texas Veterans Land Board.

Anyone can sign up to receive *Veterans Voice* by going to <http://www.glo.texas.gov/cf/newsletter-signup>.

Additionally, veterans can register with the VLB to receive other program information and updates at <https://s3.glo.texas.gov/veteran-registration/index.cfm>.

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Be sure to visit our Facebook page and our website for VLB loan rates, current news and photos, and event information. Let us know what you think!

